IN THE CLAIMS:

1. (Original) A method executed by a provider of authorizing provision of service to a user comprising:

a first step of interacting with said user to receive an ID from said user and with a database to receive an ordered list of characters associated with said ID that were selected by said provider;

a second step of interacting with said user to receive from said user information responsive to requests placed to said user in the course of said interacting; and

a third step of authorizing said provision of service when said information received in response to said requests corresponds to a subset of entries in said ordered list of characters that is associated with said requests placed to said user, provided that said service is a permitted service for a user who provides said ID.

2. (Original) The method of claim 1 where said first step is taken before said second step, and said third step succeeds said first step and said second step.

3. (Original) The method of claim 1 where said second step is taken before said first step, and said third step succeeds said first step and said second step.

4. (Original) The method of claim 1 where said characters are taken from the set {0-9,#,*}.

5. (Currently Amended) The method of claim 1 where said second step comprises the steps of:

generating a predetermined number of random numbers ~~variables~~;

for each random number created in said step of generating

(a) requesting said user to provide a responsive string of characters that is related to said random number,

(b) receiving said responsive string of characters from said user, and

(c) flagging a number in said ordered list corresponding to said random number.

6. (Original) The method of claim **5** where said requests are communicated over a telephone, and said responsive string of characters is communicated over said telephone.

7. (Original) The method of claim **1** where said service comprises telecommunication service.

8. (Currently Amended) A method of authorizing provision of service to a user comprising the steps of:

receiving a ID from said user;

accessing a database to retrieve N ordered lists of characters associated with said ID, where N is an integer;

generating a predetermined number of random <u>numbers</u> ~~variables~~;

for each random number created in said step of generating

(<u>a</u> ~~d~~) requesting said user to provide a responsive set of characters that is related to said random number <u>said requesting, which provides said random number, forming a challenge</u>,

(<u>b</u> ~~e~~) receiving said responsive set of characters from said user, and

(<u>c</u> ~~f~~) flagging a number in each of said N ordered lists corresponding to said random number; and

authorizing said provision of service when the set of responsive numbers received in response to said challenges matches a corresponding set of flagged numbers in any of said N ordered lists of numbers, provided that said service is a permitted service for a user who is associated with the ordered list that matches.

~~10~~ 9. (Currently Amended) A calling card characterized by a table of characters <u>and a physical element coupled to, or a part of, said calling card, said element adapted to enhance readability of said table by a holder of said calling card, or to weaken readability of said table by other than said holder of said calling card, or both</u>.

~~11~~ 10. (Currently Amended) The calling card of claim **9** where said table has rows, one column contains a row number, and the other column contains a character string.

~~12~~ 11. (Currently Amended) The calling card of claim 10 where said characters are taken from the set {0-9,#,*}.

~~13~~ 12. (Currently Amended) The calling card of claim 9 where said table has rows and more than two columns, where one column contains a row number, and the other columns contains other numbers.

~~14~~ 13. (Currently Amended) The calling card of claim 9 further comprising an alpha-numeric string.

~~15~~ 14. (Currently Amended) The calling card of claim 13 where said alpha-numeric string is related to an ID that is related to the numbers in said table.

~~16~~ 15. (Currently Amended) The calling card of claim 9 ~~further comprising~~ where said physical element comprises a transparent collimating layer on said card, over said table.

~~17~~ 16. (Currently Amended) The calling card of claim 9 ~~further comprising~~ where said physical element comprises means for magnifying.

~~18~~ 17. (Currently Amended) The calling card of claim 9 ~~further comprising~~ where said physical element comprises means for narrowing field of view.

18. (New) The method of claim 1 where said third step authorizes said provision of service when said information received in response to said requests equals to a subset of entries in said ordered list.

19. (New) A method executed by a provider of authorizing provision of service to a user via a telecommunications instrument comprising:

a first step of interacting with said user to receive an ID from said user and with a database to receive an ordered list of characters associated with said ID that were selected by said provider;

a second step of interacting with said user to receive from said user information responsive to requests placed to said user in the course of said interacting; and

a third step of authorizing said provision of service to said telecommunications instrument when said information received in response to said requests corresponds to a subset of entries in said ordered list of characters that is associated with said requests placed to said user, provided that said service is a permitted service for a user who provides said ID.